Notice of Allowability	Application No.	Applicant(s)	
	09/781,715	PICCIALLO ET AL.	
	Examiner	Art Unit	
	Charles Kyle	3624	
The MAILING DATE of this communication apperature All claims being allowable, PROSECUTION ON THE MERITS IS herewith (or previously mailed), a Notice of Allowance (PTOL-85) NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RI of the Office or upon petition by the applicant. See 37 CFR 1.313	(OR REMAINS) CLOSED in this ap or other appropriate communication IGHTS. This application is subject t	plication. If not include n will be mailed in due	ed course. THIS
1. \boxtimes This communication is responsive to <u>the communication of</u>	f 16 August 2006.		
2. X The allowed claim(s) is/are 41-45,48-51,54 and 55.			
 Acknowledgment is made of a claim for foreign priority ur a) All b) Some* c) None of the: 1. Certified copies of the priority documents have 2. Certified copies of the priority documents have 3. Copies of the certified copies of the priority documents have International Bureau (PCT Rule 17.2(a)). * Certified copies not received:	e been received. e been received in Application No		tion from the
Applicant has THREE MONTHS FROM THE "MAILING DATE" noted below. Failure to timely comply will result in ABANDONN THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.	of this communication to file a reply IENT of this application.	complying with the re-	quirements
 A SUBSTITUTE OATH OR DECLARATION must be subm INFORMAL PATENT APPLICATION (PTO-152) which give 	itted. Note the attached EXAMINER es reason(s) why the oath or declara	R'S AMENDMENT or Nation is deficient.	IOTICE OF
5. CORRECTED DRAWINGS (as "replacement sheets") mus	st be submitted.		
(a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached			
1) 🗌 hereto or 2) 🔲 to Paper No./Mail Date			
(b) ☐ including changes required by the attached Examiner's Paper No./Mail Date			
Identifying indicia such as the application number (see 37 CFR 1 each sheet. Replacement sheet(s) should be labeled as such in t	.84(c)) should be written on the draw he header according to 37 CFR 1.121	ings in the front (not the (d).	e back) of
6. DEPOSIT OF and/or INFORMATION about the depo attached Examiner's comment regarding REQUIREMENT	SIT OF BIOLOGICAL MATERIAL FOR THE DEPOSIT OF BIOLOGIC	must be submitted. (CAL MATERIAL.	Note the
Attachment(s) 1. ☑ Notice of References Cited (PTO-892) 2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948) 3. ☐ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date 4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material	5. Notice of Informal II 6. Interview Summary Paper No./Mail Da 7. Examiner's Amend 8. Examiner's Statem 9. Other	/ (PTO-413), ate ment/Comment	owance

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Allowable Subject Matter

Claims 41-45, 49-51 and 54-55 are allowed.

The following is an examiner's statement of reasons for allowance for Claims 41-45, 48-51 and 54-55: The best prior art of record, *Armetta* neither discloses nor fairly suggests in a computer-based method of allocating parental funds in pre-established accounts for use by children the limitations of creating a secondary account file with an internet music supplier accessible by a child for spending on internet music purchases and periodically transferring directly and automatically to the secondary account file from a bank or credit account an allowance payment for use by the child to purchase and transfer music files over the internet using a personal computer.

No secondary reference was found which would fairly combine with *Armetta* to make the clamed invention. Applicant's arguments in the response of 16 August 2006 and the interview of 08 May 2006 with respect to the above-cited limitation were persuasive.

The drawings are acceptable as presented.

Conclusion

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

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Any inquiry concerning this communication or earlier communications from the examiner should be directed to Charles Kyle whose telephone number is (571) 272-6746. The examiner can normally be reached on 6:30 to 3:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (571) 272-6747. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

crk September 6, 2006 Primary Examiner Charles Kyle Art Unit 3624

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